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Stavi H. Buswel

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al. Group Art Unit: Not Assigned

Serial No.: Not Assigned Examiner: Not Assigned

Filed: Herewith Docket No.: 1483/3/2 PCT/US

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the references listed on the attached form PTO-1449. Pursuant to 37 C.F.R. § 1.98(a)(2)(i), copies of the U.S. patents and U.S. patent application publication references cited on the attached Form PTO-1449 are not attached. However, copies can be provided if necessary. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Atty. Docket No.: 1483/3/2 PCT/US

Early passage of the subject application to issue is earnestly solicited.

Respectfully submitted,

JENKINS, WILSON, TAYLOR & HUNT, P.A.

Date: February 21, 2006 By:

Gregory A. Hunt

Registation No. 41,085

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1483/3/2 PCT/US GAH/shb

Enclosures

Sheet 1 of 2

| FORM PTO-1449 U.S. Department of Commerce | Attorney Docket No. 1483/3/2 PCT | /US Serial No. |
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| Patent and Trademark Office | | |
| List of Documents Cited by Applicant | | 000000000000000000000000000000000000000 |
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